The Employee Benefit Plan Review Magazine

Topical Index

JANUARY, 1973 through DECEMBER 1973

The leading monthly journal entirely devoted to reporting new developments in pension, profit-sharing, group insurance and health care plans in the United States and abroad.

Now in its twenty-eighth year of service to the employee benefit plan field.

• • •

ACTUARIES, CONSULTANTS

Actuaries view legislation ..... Nov. 8
Actuary criticizes Nader book ..... May 12
Aetna investment management subsidiary ..... Mar. 17
Officers, Amer. Acad. of Actuaries ..... Jan. 9
Pension costs method ..... Oct. 26
Soc. of Actuaries meetings ..... Feb. 38

ALCOHOLISM

Alcoholism control program ..... Feb. 30
Kemper alcoholism care ..... Sept. 53
Liquor tax for alcoholism ..... Dec. 35
New alcoholism treatment ..... Mar. 31
Rehabilitation of alcoholics ..... May 52

ASSOCIATIONS

Am. Acad. of Actuaries ..... Jan. 9
Am. Assoc. for Advancement of Science ..... Mar. 14
Am. Bankers Assoc. ..... Nov. 16
Am. Bar Assoc. ..... Jan. 28; May 10; July 6; Sept. 36
Am. Compensation Assoc. ..... May 44
Am. Hosp. Assoc. ..... Feb. 9, 29; Mar. 9
Am. Life Insurance Assn. ..... Aug. 57
Am. Management Assn. ..... Jan. 8, 26; Mar. 28, 44; May 22; Nov. 34
Am. Medical Assn. ..... Jan. 28; Sept. 48; Nov. 34, 38, 49
Am. Soc. of Chartered Life Underwriters ..... Apr. 32
Am. Soc. of Ins. Mgmt. ..... May 26, 30, 42; June 22, 44; July 22, 26, 30, 47, 62
Am. Soc. of Pension Actuaries ..... Jan. 28, 50; Dec. 32, 44, 50, 56
Conf. of Actuaries in Public Practice Nov. 8; Dec. 44, 46
Council for Health Plan Alternatives ..... Mar. 40
Council of Profit Sharing Industries: see Profit Sharing Council of America, this heading
Council of Teaching Hospital ..... Feb. 28
Council on Employee Benefits ..... Dec. 40
Great Lakes Health Congress ..... July 46
Health Ins. Assoc. of America ..... Jan. 6; May 52; June 25; Sept. 28; Oct. 35
Intl. Foundation of Employee Benefit Plans ..... Jan. 10, 62; Feb. 30; Oct. 16, 21, 26, 38, 44, 48, 69
Midwest Pension Conference ..... Feb. 49
Natl. Assoc. of Insurance Commissioners ..... July 19
Natl. Foundation of Health, Welfare & Pension Plans: see Intl. Foundation of Employee Benefit Plans, this heading
Profit Sharing Council of Amer. ..... May 6; June 46; July 31; Nov. 14
Society of Actuaries ..... Feb. 38; July 43
Southern Pension Conf. ..... Dec. 18
Western Pension Conf. ..... Sept. 12

BLUE CROSS

Broaden coverage ..... Apr. 77
Consumer ombudsman ..... Aug. 26
Facility approval needed in Virginia ..... Mar. 57
Massachusetts wants one-day surgery program ..... Nov. 36
New utilization program ..... Apr. 64
Self-help directory ..... May 48
Suit dismissed against Blue Cross ..... Sept. 52

BLUE CROSS - BLUE SHIELD (combined)

Court rebuffs BC-BS ..... July 50
$4 million saved due to no-fault ..... Sept. 51

BLUE SHIELD

Blue Shield Conference ..... Feb. 16; Dec. 54
Blue Shield role in NHI ..... Feb. 16
NYC for prevailing fee ..... Jan. 17
Wisconsin prepaid plan ..... July 42

CANADA -- see INTERNATIONAL BENEFITS or MULTINATIONAL BUSINESS REVIEW

COLLECTIVE BARGAINING -- also see JOINTLY-MANAGED FUNDS

Allis-Chalmers in court case ..... Oct. 34
Arbitrator rules on drug plan ..... Feb. 36
Benefits for brewery employees ..... Sept. 46
Court by-passes collective bargaining issue ..... May 65
Disability due to wrong diagnosis ..... Mar. 35
Drivers qualify for pensions ..... Feb. 49
Elgin settles pension dispute ..... Sept. 14
Employer must reinstate plans ..... Oct. 70
Employer to pay bonus ..... Aug. 40
Food vendors may eat free ..... Sept. 14
GE sex discrimination case on trial ..... June 17
,decision expected ..... Sept. 8
Last year of employment rule plagues miners ..... Feb. 12
Must restore health plan says court ..... May 16
No contributions for temporary employees ..... Aug. 36
No pension unless requirements met ..... June 6
Owner-operator receives pension ..... Aug. 12
Retirement date no guarantee of job ..... Aug. 57
Teamsters' denial of pensions upheld ..... Nov. 40
Union not indispensable party ..... Sept. 27
Was driver employee? ..... Sept. 26
Widow collects in settlement ..... Apr. 59

COMMUNICATIONS

American Standards communications campaign ..... Mar. 28
Benefits statements ..... Aug. 58
"Broken Promise" Rebuttal ..... Apr. 61
Communicating benefits ..... July 47
Computerization of benefits data ..... July 38
Employee benefits statement format ..... May 22
Ruling on communicating benefits ..... Aug. 12

CONTRIBUTIONS -- see COSTS

COSTS, HEALTH CARE

Cost Controls:
CLC to limit increases ..... Dec. 22

(CONTINUED)

The Employee Benefit Plan Review Magazine

Topical Index

JANUARY, 1973 through DECEMBER 1973

The leading monthly journal entirely devoted to reporting new developments in pension, profit-sharing, group insurance and health care plans in the United States and abroad.

Now in its twenty-eighth year of service to the employee benefit plan field.

• • •

ACTUARIES, CONSULTANTS

Actuaries view legislation ..... Nov. 8
Actuary criticizes Nader book ..... May 12
Aetna investment management subsidiary ..... Mar. 17
Officers, Amer. Acad. of Actuaries ..... Jan. 9
Pension costs method ..... Oct. 26
Soc. of Actuaries meetings ..... Feb. 38

ALCOHOLISM

Alcoholism control program ..... Feb. 30
Kemper alcoholism care ..... Sept. 53
Liquor tax for alcoholism ..... Dec. 35
New alcoholism treatment ..... Mar. 31
Rehabilitation of alcoholics ..... May 52

ASSOCIATIONS

Am. Acad. of Actuaries ..... Jan. 9
Am. Assoc. for Advancement of Science ..... Mar. 14
Am. Bankers Assoc. ..... Nov. 16
Am. Bar Assoc. ..... Jan. 28; May 10; July 6; Sept. 36
Am. Compensation Assoc. ..... May 44
Am. Hosp. Assoc. ..... Feb. 9, 29; Mar. 9
Am. Life Insurance Assn. ..... Aug. 57
Am. Management Assn. ..... Jan. 8, 26; Mar. 28, 44; May 22; Nov. 34
Am. Medical Assn. ..... Jan. 28; Sept. 48; Nov. 34, 38, 49
Am. Soc. of Chartered Life Underwriters ..... Apr. 32
Am. Soc. of Ins. Mgmt. ..... May 26, 30, 42; June 22, 44; July 22, 26, 30, 47, 62
Am. Soc. of Pension Actuaries ..... Jan. 28, 50; Dec. 32, 44, 50, 56
Conf. of Actuaries in Public Practice Nov. 8; Dec. 44, 46
Council for Health Plan Alternatives ..... Mar. 40
Council of Profit Sharing Industries: see Profit Sharing Council of America, this heading
Council of Teaching Hospital ..... Feb. 28
Council on Employee Benefits ..... Dec. 40
Great Lakes Health Congress ..... July 46
Health Ins. Assoc. of America ..... Jan. 6; May 52; June 25; Sept. 28; Oct. 35
Intl. Foundation of Employee Benefit Plans ..... Jan. 10, 62; Feb. 30; Oct. 16, 21, 26, 38, 44, 48, 69
Midwest Pension Conference ..... Feb. 49
Natl. Assoc. of Insurance Commissioners ..... July 19
Natl. Foundation of Health, Welfare & Pension Plans: see Intl. Foundation of Employee Benefit Plans, this heading
Profit Sharing Council of Amer. ..... May 6; June 46; July 31; Nov. 14
Society of Actuaries ..... Feb. 38; July 43
Southern Pension Conf. ..... Dec. 18
Western Pension Conf. ..... Sept. 12

BLUE CROSS

Broaden coverage ..... Apr. 77
Consumer ombudsman ..... Aug. 26
Facility approval needed in Virginia ..... Mar. 57
Massachusetts wants one-day surgery program ..... Nov. 36
New utilization program ..... Apr. 64
Self-help directory ..... May 48
Suit dismissed against Blue Cross ..... Sept. 52

BLUE CROSS - BLUE SHIELD (combined)

Court rebuffs BC-BS ..... July 50
$4 million saved due to no-fault ..... Sept. 51

BLUE SHIELD

Blue Shield Conference ..... Feb. 16; Dec. 54
Blue Shield role in NHI ..... Feb. 16
NYC for prevailing fee ..... Jan. 17
Wisconsin prepaid plan ..... July 42

CANADA -- see INTERNATIONAL BENEFITS or MULTINATIONAL BUSINESS REVIEW

COLLECTIVE BARGAINING -- also see JOINTLY-MANAGED FUNDS

Allis-Chalmers in court case ..... Oct. 34
Arbitrator rules on drug plan ..... Feb. 36
Benefits for brewery employees ..... Sept. 46
Court by-passes collective bargaining issue ..... May 65
Disability due to wrong diagnosis ..... Mar. 35
Drivers qualify for pensions ..... Feb. 49
Elgin settles pension dispute ..... Sept. 14
Employer must reinstate plans ..... Oct. 70
Employer to pay bonus ..... Aug. 40
Food vendors may eat free ..... Sept. 14
GE sex discrimination case on trial ..... June 17
,decision expected ..... Sept. 8
Last year of employment rule plagues miners ..... Feb. 12
Must restore health plan says court ..... May 16
No contributions for temporary employees ..... Aug. 36
No pension unless requirements met ..... June 6
Owner-operator receives pension ..... Aug. 12
Retirement date no guarantee of job ..... Aug. 57
Teamsters' denial of pensions upheld ..... Nov. 40
Union not indispensable party ..... Sept. 27
Was driver employee? ..... Sept. 26
Widow collects in settlement ..... Apr. 59

COMMUNICATIONS

American Standards communications campaign ..... Mar. 28
Benefits statements ..... Aug. 58
"Broken Promise" Rebuttal ..... Apr. 61
Communicating benefits ..... July 47
Computerization of benefits data ..... July 38
Employee benefits statement format ..... May 22
Ruling on communicating benefits ..... Aug. 12

CONTRIBUTIONS -- see COSTS

COSTS, HEALTH CARE

Cost Controls:
CLC to limit increases ..... Dec. 22

(CONTINUED)

Decline in Medicare assignments ..... Aug. 20
Effects of state cost controls ..... Feb. 29

Court Cases:
Courts rebuff BC-BS ..... July 50
Dorfman kickback conviction upheld ..... Mar. 60

Employer Expenditures:
Boeing dental plan ..... Jan. 57
Guidelines for cost ..... Oct. 38

Hospitals:
AMA told to help cut costs ..... Sept. 48
CLC to limit increases ..... Dec. 22
Costs of kidney care ..... Mar. 45
Criticism of construction costs ..... June 38
Education of patients cuts stays, costs ..... Sept. 20
Maternity costs reduced ..... Feb. 29
Medicare deduction up ..... Nov. 38
Medicare won't reimburse ..... May 38
1973 room rates ..... Nov. 20
1972 hospital costs ..... Dec. 30
Outpatient annexes ..... Sept. 30
Outpatient surgery saves costs ..... Sept. 30
Program to cut charges ..... Feb. 9
States controlling costs ..... Aug. 26
3-day week cuts costs ..... July 15
Ways to control costs ..... July 46
Yearly costs to September 1 ..... Feb. 50

Miscellaneous:
Cutback called false economy ..... Dec. 28
Decline in railroad employment ..... Aug. 38
Doctors control costs ..... July 42
Doctors' costs up ..... Nov. 61
Fee responsibility ..... Nov. 49
Home care program saves ..... Mar. 39
Lawsuits to free funds ..... Sept. 12
Medical care expenses ..... Oct. 30
National health care costs ..... May 40
No-fault and health costs ..... May 44
Out-of-pocket costs ..... Nov. 38
Vasectomy benefits ..... July 50

COSTS, PENSIONS -- see PENSION PLANS

COURT, NLRB DECISIONS

Advance Construction Co. v. U.S. ..... May 66
Aiello v. Hansen ..... Aug. 32
Am. Sterilizer Co. v. NLRB ..... Feb. 33
Assalone v. Carey ..... Mar. 42
Bastian-Blessing v. NLRB ..... May 16
Basye et al. v. U.S. ..... Apr. 34
Berger v. Iroquois China Co., et al. ..... Oct. 14
Blankenship v. Mine Workers Fund ..... Apr. 10
Brewery Workers Local Exec. Board of N.J., et al.
v. P. Ballantine & Sons ..... Sept. 47
Cordell Brooks v. U.S. ..... May 65
Brune v. Morse ..... June 6
A. Buczkowski, et al. v. Allis Chalmers ..... Oct. 35
Cleveland Bd. of Ed., et al. v. Jo Carol LaFleur, et al. ..... Dec. 38
Cohen v. Chesterfield Cty. Schl. Bd. & Dr. R. S. Kelly. Dec. 38
Conn. Civil Liberties Union v. St. of Conn.
Board of Retirement ..... Feb. 25
Container Serv. Co. v. U.S. ..... Dec. 18
Crawford, et al. v. Cianciulli ..... Sept. 16
Dorfman v. U.S. ..... Mar. 60
Est. of James H. Lumpkin, Jr. v. Commissioner ..... May 50
Gebhard, et al. v. GAF Corp. ..... Aug. 57
Gilbert, et al. v. GE Co. ..... Sept. 8
Hayes v. Morse ..... Feb. 49; Aug. 12
Joseph Jadach v. Commissioner ..... Sept. 53
Johansen v. IUOE ..... Aug. 12
Vance and Virginia Jovick ..... Sept. 66
Kleenfeldt, et al. v. N.Y.C. Employers' Retirement ..... Sept. 18
Kosslin v. U.S. ..... June 63
Loevsky v. Commissioner ..... May 65; Aug. 18
Los Angeles Zoo Association ..... Sept. 14
Mangum, et al. v. A-1 Painting ..... Aug. 36
Metcalfe v. Teamsters Joint Council ..... Nov. 40
State of Missouri v. Monsanto ..... Feb. 8; Mar. 30; Dec. 52
Murgia v. Mass. Bd. of Retirement ..... Feb. 20
Owen v. One Stop Food and Liquor Store ..... Sept. 27
Patterson v. UMW Welfare and Retirement Fund ..... Feb. 12
Pistoresi & Son ..... Aug. 40
Reapp Typographical Serv., Inc. ..... Oct. 70
Reardon v. U.S. ..... Sept. 66
Retail Clerks Union Local 77, et al. v.
Retail Clerks International Association ..... Sept. 20
Ruth, et al. v. Teamsters Joint Council ..... Nov. 40
Schattman v. Texas Employment Commission ..... Feb. 22
Scheuer v. Central States Pension Fund ..... Sept. 26
Schlosser and Brown v. Allis-Chalmers ..... Oct. 35
Travelers Insurance Co. v. Blue Cross of Western Pa. ..... Sept. 52
UAW v. Anaconda Brass Co. ..... July 9

DENTAL CARE

Airline contracts include dental plan ..... Feb. 9
Auto pact may have dental plan ..... Aug. 44
Boeing dental plan ..... Jan. 57
California prepaid dental care ..... Jan. 10
Chemical cuts decay 90% ..... July 60
Curbs on dental payments dropped ..... Nov. 61
Dental plan added by IBM ..... Feb. 36
Dental Service Corp. being founded ..... Feb. 45
Electricians' dental program ..... Dec. 39
Ford-UAW dental plan ..... Dec. 14
IH-UAW dental program ..... Dec. 26
More Canadian dental coverage ..... May 28
Swift pact includes dental ..... Oct. 32
Teachers want dental plan ..... Nov. 49

DISABILITY -- also see SOCIAL SECURITY

Benefits paid according to contract, not story ..... Oct. 14
Court overturns Sec. 105 reg. ..... May 65
Disability due to wrong diagnosis ..... Mar. 35
Disability time less among affluent ..... Feb. 37
N.Y. TDI law ..... Feb. 38
Modifications in disability plans advisable ..... June 44
Wallace vetoes own disability pension ..... Nov. 22

DRUG PLANS

Clothing workers drug plan ..... Sept. 23
Prescription drug programs offered ..... June 42
Public, private plans growth ..... Mar. 26
Swift pact includes drug plan ..... Oct. 32

EMPLOYER PLAN CHANGES

Baltimore Sun ..... Sept. 52
Chemetron Corp. ..... Feb. 50
Duke Power Co. ..... Mar. 6
Gimbel's Department Store ..... June 63
IBM ..... Feb. 36
Lincoln National Life ..... Dec. 12
Michigan Seamless Tube Co. ..... Nov. 19
Phoenix Mutual Life Insurance Co. ..... July 9
Ponderosa, Inc. ..... Nov. 9
Rexham Corp. ..... June 14
San Antonio Transit System ..... June 60
Singer Company ..... May 42
TRW, Inc. ..... Sept. 12
Upjohn Company ..... Mar. 39

DISCLOSURE -- see FEDERAL LAWS

EQUITY PRODUCTS -- see VARIABLE BENEFITS

EXECUTIVE PROGRAMS

"Cafeteria" benefits ..... Sept. 12
Early retirement ..... July 26
Efficiency loss in transfers ..... Mar. 39
Estate planning service ..... Feb. 16
Executive compensation plans ..... Apr. 32
Flexible compensation ..... Jan. 8
Leased car program ..... May 42
Must meet CLC guidelines ..... Nov. 6
Partners taxed on deferred income ..... Apr. 34
Procedure for paying pensions ..... Oct. 54
Stock options given by 84 firms ..... Nov. 22
Trends in bonus awards ..... Jan. 45
Viewpoint necessary in making benefits programs ..... June 22

FEDERAL LAWS -- also see LEGISLATIONS: PROPOSALS AND HEARINGS; MEDICARE; MEDICAID

Age Discrimination in Employment Act:
Pension date no violation of act ..... Aug. 57
Provisions deter employing older workers ..... July 34

Equal Employment Opportunities Commission:
Calif. law discriminatory ..... Aug. 32
Chicago sued over discrimination ..... Feb. 32
Discrimination possible in health and A&S provisions ..... Aug. 8
EEOC guidelines ..... Dec. 46
GE case ..... June 17; Sept. 8

Federal Disclosure Act:
Annual report ..... June 20
D-1S cited in booklet ..... Dec. 28
D-1S requires filing ..... Apr. 76
Deadline extensions ..... Aug. 6

Economic Stabilization Act:
CLC limits for hospital increases ..... Dec. 22
Self-employed meet guidelines ..... Nov. 6
Uniform benefit treatment ..... June 40

Miscellaneous:
Enactment of legal benefits legislation ..... Aug. 22
Health program extension ..... Nov. 19
Medicare amendment ..... Nov. 27, 38, 61
Military survivor plan ..... Jan. 19

(CONTINUED)

Open hearing rule ..... Dec. 70
PSRO amendment ..... June 24
SS amendments ..... Jan. 22

FUNDING -- see LEGISLATION: PROPOSALS and PENSION PLANS

GOVERNMENT EMPLOYEE'S COVERAGE

COL pensions spur retirements ..... June 62
Conn. disclosure law ..... Nov.
Court voids N.Y. law ..... Sept. 18
Former employee can't stay in plan ..... Sept. 54
High pension costs ..... Aug. 33
La. group contract ..... Mar. 28
Military survivor plan ..... Jan. 19
Mo. employees go self-insured ..... Mar. 30
N.Y. economist speaks to legislature ..... July 18
N.Y. pension committee wants one system ..... Mar. 34
N.Y. pension system reformed ..... Sept. 38

GROUP ANNUITIES

COL pensions spur retirements ..... June 62
Dep. Admin. guarantees ..... Jan. 47
Move to new 403(b) plan single transaction ..... Sept. 42
Retirement plans Jan.-June 1973 ..... Nov. 24
Sales of Group Annuities, 1972 ..... Apr. 12
Transfer from self-employed to new corporate plan ..... Sept. 42

GROUP INSURANCE, GENERAL

American Can boosts benefits ..... Sept. 65
Employer must reinstate policies ..... Oct. 70
Group insurance by lines ..... Apr. 36, 58, 60, 62
Indiv. contract pension trust sales, 1972 ..... May 18
New contract for La. employees ..... Mar. 28
Postal workers' group auto ..... Dec. 28
Sec. 79 regulations finalized ..... Feb. 17
Vision plans have problems ..... Dec. 24

GROUP LEGAL

ABA, INA testify on plan ..... May 10
Enactment of legal benefits legislation ..... Aug. 22
INA files group legal policy ..... May 66
INA starts plan ..... June 8
Interest high in group legal ..... Nov. 34
No experience in group legal presents problems ..... Oct. 16
Tolley plan for legal services ..... Oct. 28

GROUP LIFE

Death benefits package ..... June 14
Employee security program ..... Jan. 46
Group life sales, 1972 ..... Apr. 28
Group term life legislation ..... Nov. 38
Lawsuit over changes in plan ..... Oct. 34
1971-72 interest earnings ..... May 32
1972 group life corrections ..... June 28
Ruling on life company's transfers ..... Apr. 78
Survivor payments includible in estate ..... May 50

GROUP PRACTICE, HEALTH MAINTENANCE ORGANIZATIONS

Coordinating group ..... Feb. 35
Doctors control costs under plan ..... July 42
Group health plan grows ..... Dec. 57
HMOs:
Bill passed by House ..... Oct. 24
Bill passed by Senate ..... July 8
Hearings ..... Apr. 6
Legislation in Iowa and Arizona ..... Sept. 54
Legislation in Minnesota ..... Sept. 52
Plan in Wisc. ..... July 42
Premium tax ..... June 28
Sourcebook ..... Oct. 18
Loan to group program ..... Nov. 19
Partners taxed on payments ..... Apr. 34
Prepaid group plan ..... June 45
Restoration of plan ordered ..... May 16
Study on quality care ..... Dec. 57
Uninsurable pool proposed ..... Feb. 34

HEALTH CARE

Acupuncture coverage ..... Sept. 18
Acupuncture deduction ..... June 35
Body power for pacemaker ..... July 26
CHP contributions ..... Oct. 35
Employee fitness program ..... Nov. 19
Examination plan ..... July 44
Expenditures for 1972 care ..... May 40
by age groups ..... Oct. 30
Folk medicine praised ..... Sept. 40
Health industry second largest ..... Oct. 32
Health programs get extensions ..... Nov. 19
Health risks forecast ..... July 30
Home care program is flexible ..... June 36
saves money ..... Mar. 39
Hypertension testing ..... June 63
Increase in VD treatment ..... Apr. 56
Information exchange ..... June 34
Job prospects up ..... Mar. 61
Laws block health care ..... Feb. 6
Mass. mental health program ..... Jan. 48
Medical education continues; surgeons attend conference ..... Nov. 49
should be changed ..... Mar. 14
takes too long ..... June 45
Medical history ..... Nov. 42
Multiphasic screening begun in Omaha and St. Louis ..... Mar. 62
in California ..... July 44
offered by bank ..... July 36
plan on East Coast ..... May 38
unit travels to plants ..... Apr. 22
PSRO amendment ..... June 24
head resigns ..... Nov. 30
topic of speeches ..... Dec. 54
Supply of physicians ..... May 53
Surgical staples ..... Dec. 57
Two programs expanded ..... Oct. 12

HOSPITALS

AHA issues "Bill of Rights" ..... Feb. 29
"Health University" planned ..... Feb. 21
Hospital costs for 1972 ..... Dec. 30
shown in AHA survey ..... Feb. 50
shown in Equitable study ..... Nov. 20
Reference guide to hospitals ..... Jan. 49
Two books on hospital stays ..... May 9
Utilization in health care ..... Mar. 40
poor in short stays ..... Apr. 73
program developed ..... Apr. 64

INSURANCE COMPANIES

Aetna sets up Illinois office ..... Sept. 7
Eagles Life Co. purchased ..... Feb. 37
Equitable room-rate study ..... Nov. 20
General American forms new company ..... May 54
High limit major medical ..... Sept. 53
Ill. legislates against puppet companies ..... June 25
Kemper extending alcoholism care ..... Sept. 53
Liberty Mut. home care plan ..... June 36
Personalized benefit statement ..... Jan. 46
Phoenix raises pensions ..... July 9
Prepaid group plan ..... June 45
Prudential lends money to group practice ..... Nov. 19
Segregated Asset Accounts:
1972 results ..... Apr. 12
No tax on capital gains ..... Mar. 26
Ruling on transfers ..... Apr. 78
Self-pay option will not void tax treatment ..... Oct. 46
Tenn. Life's dependent plan ..... Jan. 30

INTERNAL REVENUE CODE; INTERNAL REVENUE SERVICE

Acupuncture deduction ..... June 35
Factors in 501 (c) (9) ..... Mar. 44
IRS file system ..... Dec. 65
IRS rules on communicating benefits ..... Aug. 13
life co. transfers ..... Apr. 78
move to 403 (b) ..... Sept. 42
partnership capital gains ..... Mar. 49
retirement benefits ..... Oct. 54
SUB ..... July 40
Merger qualifies stock as securities ..... Sept. 44
New IRS forms ..... Jan. 61
Salary reduction regulations ..... Jan. 77; Mar. 24; Aug. 34
Sec. 79 regulations ..... Feb. 17
Revenue Rulings:

72-250	Mar. 24	73-124	Sept. 42
72-610	Mar. 26	73-238	Sept. 54
73-17	Mar. 49	73-245	July 40
73-29	Apr. 77	73-252	July 40
73-55	Apr. 18	73-258	Aug. 57
73-56	Apr. 60	73-259	Sept. 42
73-67	Apr. 78	73-307	Sept. 14
73-78	Aug. 13	73-312	Sept. 44
73-79	July 48	73-333	Oct. 46
		73-404	Nov. 60

(CONTINUED)

INTERNATIONAL BENEFITS -- also see MULTINATIONAL BENEFITS REVIEW

Canada
Code bars sex or age discrimination ..... Jan. 14
Gains in dental coverage ..... May 28
Law keeps pensions from rising with inflation ..... Feb. 34
Israel
NHI plan similar to HIAA plan ..... Sept. 28
Italy
Plan major overhaul of health care system ..... Mar. 18
Japan
Private retirement system ..... Feb. 14
Sweden
Proposed S.S. changes ..... Mar. 14
Switzerland
Voters approve mandatory employer-sponsored pensions ..... Mar. 8
United Kingdom
Committee reviewing retirement income ..... Mar. 20

INVESTMENTS (PENSION FUNDS)

Investment marketing opportunities ..... Jan. 50
Investment performance of media ..... July 12
Money managers ..... Dec. 16
Problems of benefits managers ..... Dec. 40
Real estate investments ..... Dec. 8
Stock options as executive compensation ..... Nov. 22
Stock purchases by investor groups ..... Feb. 21
Trust study ..... Nov. 16

JOINT & SURVIVOR OPTIONS -- see SURVIVOR BENEFITS

JOINTLY-MANAGED FUNDS

Dues may be deducted for SUB ..... Sept. 14
Employer must reinstate plans ..... Oct. 70
From insured to trusteed plan ..... June 60
Merging T-H funds ..... Oct. 48
Money managers ..... Dec. 16
No contributions required for temporary help ..... Aug. 36
Pensions when employer goes out of business ..... Sept. 16
Proposed fiduciary requirements ..... Dec. 48
Reciprocity agreements ..... Jan. 16
Union can't strike for contributions ..... Aug. 12

LEGISLATION: PROPOSALS AND HEARINGS -- also see FEDERAL LAWS; NATIONAL HEALTH INSURANCE; STATE LAWS

General:
Civil service annuity ..... June 62
Legal benefits legislation ..... May 10; June 9
Phase IV amendments ..... Nov. 6
Standardization of no-fault ..... May 44
Tax break for doctors ..... Sept. 47
Health:
CLC to limit hospital increases ..... Dec. 22
HMO hearings ..... Apr. 6; July 8; Oct. 24
Proposed legislation to permit coverage ..... Oct. 52
Senate subcommittee ..... June 9
States take steps to control hospital costs ..... Aug. 26
Pension:
Dent hearings ..... Apr. 24; June 30, 31
Fiduciary requirements ..... Dec. 48
H. R. 4200 ..... Sept. 6; Dec. 40
Nixon bill ..... Apr. 20, 30; May 8; Sept. 36
N. Y. hearings ..... Mar. 34, 35; July 18
Senate subcommittee ..... June 9
Ways and Means hearings ..... Apr. 30; June 46; July 6, 36; Dec. 70
Williams-Javits bill ..... Apr. 8, 54; May 33; Oct. 6
Social Security:
Medicare coverage in border towns ..... Oct. 52
No SS tax for poor ..... Nov. 36
PSRO amendment ..... June 24
SS amendments affect pensions ..... Jan. 22
SS benefits to pilots ..... Aug. 32

MAJOR MEDICAL

High limit major medical ..... Sept. 53

MATERNITY

Calif. disability law ruled discriminatory ..... Aug. 32
Costs for maternity cases reduced ..... Feb. 29
Discrimination possible in health and A&S maternity provision ..... Aug. 28
GE sex discrimination case ..... June 17, Sept. 8
Maternity policies vary ..... Nov. 44
State maternity plans ..... Nov. 48
Supreme Court hears maternity cases ..... Dec. 38

MEDICAID

Authorization program for Medicaid patients ..... Feb. 30
Doctors to review care ..... June 24
Eligibility restored by court ..... Feb. 22
Long-Ribicoff NHI would replace Medicaid ..... Nov. 12
N. Y. Medicaid drug program ..... May 32

MEDICARE

Decline in assignments ..... Aug. 20
Deductible rises ..... Nov. 38
Dental curbs dropped ..... Nov. 61
Doctors to review care ..... June 24
Effect of deductible ..... Dec. 69
Enrollment restriction removed ..... Nov. 27
Increase of premium ..... Feb. 6
Kidney legislation ..... Mar. 45
Medicare coverage on border ..... Oct. 52
No hospital prior payments ..... May 38
Proposed budget ..... Mar. 12
Regulations set limits ..... Aug. 33

MENTAL ILLNESS

California coverage ..... Nov. 31
Comprehensive mental health approach ..... Jan. 48
Little demand for benefits ..... May 54

NATIONAL HEALTH INSURANCE

Comparison of bills ..... May 26
Has 50-50 chance ..... June 48
Long-Ribicoff bill ..... Nov. 12
Proposal ..... May 10
Role of Blue Shield, doctors ..... Feb. 16
Speakers discuss bills ..... Dec. 54
Two approaches ..... July 14
Two years away ..... Mar. 38

PENSION PLANS

Costs, by Employer:
Acme Markets ..... July 44
Aluminum Co. of America ..... Sept. 6
Archer Daniels Midland Co. ..... Feb. 9
Baltimore Gas & Electric ..... May 61
Carpenters of W. Washington ..... Apr. 10
Carpenter Tech. Corp. ..... Mar. 9
Corroon & Black Corp. ..... July 40
Data-Design Labs ..... Mar. 6
Domtar Ltd. ..... Aug. 18
Duke Power Co. ..... Aug. 40
Exxon Corp. ..... July 12
Family Finance Corp. ..... Apr. 65
Freeport Minerals Co. ..... May 32
Gould, Inc. ..... Mar. 14
Guardsman Chemical Coating, Inc. ..... Oct. 56
Interco, Inc. ..... Oct. 70
Interstate Brands Corp. ..... July 47
Fred S. James & Co. ..... Jan. 17
S. S. Kresge ..... Jan. 14
Libbey-Owens-Ford Co. ..... June 40
Lomas & Nettleton Financial Corp. ..... Mar. 18
Masoneilan International, Inc. ..... Sept. 45
Mercantile Ind. ..... Nov. 14
National Airlines ..... Feb. 6
Northwestern National Life Insurance Co. ..... Sept. 66
Offshore Co. ..... Nov. 48
Pet, Inc. ..... Nov. 16
Phoenix Steel Corp. ..... Dec. 20
Polaroid Corp. ..... Nov. 63
R. J. Reynolds Ind. ..... Sept. 30
Richardson-Merrill ..... Mar. 35
Rochester Gas & Electric Corp. ..... Nov. 6
Sprague Electric Co. ..... Nov. 43
Sunbeam Corp. ..... Dec. 12
Tabin Packing Co. ..... June 63
Tanner Companies ..... Mar. 60
USM Corp. ..... Dec. 52
Veeder Ind. ..... May 16
VSI ..... Jan. 9
Warner & Swasey Co. ..... June 45

PENSION PLANS (GENERAL)

ASO pension contracts ..... Dec. 50
Denial of pensions upheld ..... Nov. 40
Effects of SS changes ..... Jan. 22
Future of pension activities ..... Dec. 56
Individual contract pension sales ..... May 18
Inflation's effect on pensions ..... Nov. 26
Nader book on pensions ..... May 12
1972 plan approvals ..... Aug. 7

(CONTINUED)

No reduction of pensions ..... Sept. 18
Pension costs high ..... Aug. 33
Pension eligibility ..... Sept. 26
Pension plan answers ..... Feb. 24
Pension reforms ..... Sept. 36
Plans must register ..... Nov. 62
Possible termination procedures ..... Apr. 18
Provisions deter hiring of older people ..... July 34
Reciprocity agreements widespread ..... Jan. 16
Salaried only plans disqualified ..... Aug. 18
Sex bias in plan ..... Feb. 32
Size of pension benefits ..... Oct. 26
Study on plan terminations ..... Apr. 20
Third-quarter plan approvals ..... Feb. 25
Voluntary vs. involuntary pensions ..... May 47

PROFIT-SHARING AND THRIFT PLANS

Computer system developed ..... Mar. 62
Distribution from profit-sharing trust ..... Apr. 77
fails to qualify as capital gain ..... Sept. 53
Duke Power Co. program ..... Mar. 6
Guidebook available ..... May 6
Note deductible contribution ..... May 66
Wants capital gain rule changed ..... June 46

RETIRED WORKERS

Allis-Chalmers lawsuit ..... Oct. 34
Court overturns disability exclusion ..... May 65
Former employee can't continue in plan ..... Sept. 54
Retroactive increase in pensions ..... July 9
Retirement age definition voided ..... Sept. 66
Want retirees to be bargaining subject ..... Mar. 36

RETIREMENT

Comparison of retirement incomes ..... June 18
Distribution to self-employed ..... Apr. 60
Early retirement at Chrysler ..... Nov. 40
Executives face early retirement ..... July 26
Inflation and retirement incomes ..... Sept. 50
and reducing its effects ..... Nov. 26
Mandatory age 50 retirement ..... Feb. 20
Maximizing benefits ..... Oct. 54
Median income of aged ..... Oct. 20
Plan approvals ..... Aug. 7
Pre-retirement counseling survey ..... Sept. 22
65 mandatory retirement age ..... Sept. 20
System shows asset rise ..... July 39
Third-quarter plan approvals ..... Feb. 25
"30 & out" provision adopted ..... June 22

SELF-EMPLOYED PLANS

Common-law and self-employed deserve same
treatment ..... July 6
Distribution to self-employed ..... Apr. 60
IRS rules on capital gains ..... Mar. 49
Self-employed meet CLC guidelines ..... Nov. 6

SELF-INSURANCE

Clause save plan money ..... Jan. 18
501 (c) (9) factors to consider ..... Mar. 44
tax climate favorable ..... June 61
Interest in self-insurance high ..... Oct. 44
Monsanto case ..... Feb. 8; Mar. 30; Sept. 30; Dec. 52

SEX DISCRIMINATION

Calif. law discriminatory ..... Aug. 32
Chicago's plan discriminatory ..... Feb. 32
Conn. sued over sex bias ..... Feb. 25
EEOC rules ..... Dec. 46
GE case ..... June 17; Sept. 8
Maternity provisions may have bias ..... Aug. 28
Ontario's code bars discrimination ..... Jan. 14
Supreme court reviews two cases ..... Dec. 38
Women-only fringe benefit dropped ..... Aug. 24

SOCIAL SECURITY

Can't collect two checks ..... Apr. 78
Changes affect pension plans ..... Jan. 22
High net income with changes ..... June 19
How to contest claims denials ..... July 31
Interim regulations ..... Aug. 33
Kidney care regulations ..... Mar. 45
Modification in plans advised ..... June 44
Natl. health care expenditures ..... May 40
No SS tax for poor proposed ..... Nov. 36
RR unions for benefits ..... Jan. 61
SS for pilots ..... Aug. 32
Trust fund assets ..... Oct. 56
Variables affect benefits ..... June 18

STATE LAWS

Ariz. HMO law ..... Sept. 54
Conn. disclosure law ..... Nov. 62
Iowa HMO law ..... Sept. 54
Mo. employees have self-insurance ..... Mar. 30
HMO law ..... Sept. 52
N. J. imposes pension tax ..... July 31
N. Y. pension law ..... Sept. 38
TDI law ..... Feb. 38
16 states drop curbs on dental care ..... Nov. 61

STATISTICS

AHA cost study ..... Dec. 30
CREF assets ..... July 44
Health industry employment and income ..... Sept. 32
Hospital costs ..... Feb. 50
Hospital room and board charges ..... Nov. 20
Income of aged ..... Oct. 20
Medical care expenditures ..... Oct. 30
Natl. health care expenditures ..... May 40
SS trust fund assets ..... Oct. 56
Stock purchases ..... Feb. 21
Trust transactions ..... Nov. 16

STOCK PURCHASE PLANS

Duke Power Co. program ..... Mar. 6

SUPPLEMENTAL UNEMPLOYMENT BENEFITS

Dues may be deducted from SUB payments ..... Sept. 14
SUB rulings ..... July 40
SUB-type plan offered ..... July 61
Unemployment pay minimum ..... Sept. 66
View of SUB plans ..... Feb. 35

SURVIVOR BENEFITS

Group life survivor payments includible ..... May 50
Death benefits package ..... June 14
Pension proceeds not taxes ..... June 63
Survivor plan for military retirees ..... Jan. 19
Trust may be named beneficiary ..... Nov. 60
Widow collects in settlement ..... Apr. 59

UNIONS

Demands:
ALCOA and steel and aluminum workers ..... Nov. 6
Chicago truck drivers union ..... Apr. 18
Coordinated Bargaining Committee and G. E. ..... Apr. 18
Distributive Workers Union ..... June 22
Influence of young in bargaining ..... July 62
Sheet Metal Workers ..... July 61
Steelworkers union ..... Mar. 36; Nov. 21
Transportation Workers Union ..... June 9
UAW ..... Feb. 30, 35; Mar. 16; May 30; Aug. 44
URW ..... Mar. 16
Miscellaneous:
Athletes' pension ..... July 62
Baggage handlers union merge ..... Jan. 62
Calif. multiphasic screening ..... July 44
Contrib. to painters' union under investigation ..... Aug. 46
Doctors' union formed ..... Mar. 60
Drug addiction clinic ..... Apr. 32
Internatl. Track Assn. pension ..... Nov. 36
Machinists fight exam ..... Apr. 25
increase payments ..... Aug. 10
Multiphasic screening begun ..... Mar. 62
1973 negotiations ..... Feb. 50
Prescription drug plans ..... June 42
Printing unions merge ..... Aug. 13
RR unions favor SS benefits ..... Jan. 61
Rules plagues miners ..... Feb. 12
Teamsters increase payments ..... Aug. 13
Two new multiphasic screening programs ..... May 38
UMW lose Carey case ..... Apr. 10
Union can't strike for contributions ..... Aug. 12
Upholsters' union increases payments ..... Sept. 28
Settlements:
Aerospace Employees and Boeing ..... Jan. 57
AFL-CIO and Union Carbide ..... June 42
Am. Postal Workers Union and Natl.
Assoc. of Letter Carriers ..... Dec. 28
Assoc. of Motion Picture and TV Prod. and
Internatl. Alliance of Theatre Stage Emp. ..... Aug. 42
Baseball Players Assoc. ..... June 57
Clothing Workers Union ..... Sept. 23
Dining Room Employees Union and
Restaurant League ..... Feb. 18
Distributive Workers ..... July 48
G. E. ..... Aug. 16
IBEW and Natl. Elec. Contractors Assn. ..... Dec. 39

(CONTINUED)

Machinists union ..... Feb. 9
Oil workers and oil companies ..... Feb. 36
Steelworkers and steel companies ..... May 41
Swift and Meat Cutters & Butcher Workmen ..... Oct. 32
Teamsters and Trucking Employers, Inc. ..... Aug. 12
UAW and Chrysler ..... Oct. 21; Nov. 40
Deere & Co. ..... Nov. 18
Ford ..... Dec. 14
I.H. ..... Dec. 26
URW and Firestone ..... Aug. 8
General Tire ..... Aug. 8
Goodrich ..... July 24
Goodyear ..... June 17; July 24
Uniroyal ..... July 24
Westinghouse and electrical workers' unions ..... Aug. 17
Western Union Telegraph Co. ..... Sept. 44

VARIABLE BENEFITS

Asset rise for plans ..... July 39
CREF-TIAA report ..... July 44
1972 separate account operations ..... Apr. 16
Overview of "target" plans ..... May 36

VESTING

Analysis of vesting costs ..... May 46
Arbitrary determination necessary ..... Mar. 46
Legislation likely in 1974 ..... July 22
Nixon's pension bill ..... Apr. 30

VISION CARE

Problems in plan ..... Dec. 24
Swift plan ..... Oct. 32

MULTINATIONAL BENEFITS REVIEW

ARGENTINA

Retirees hit by inflation ..... Aug. 6

AUSTRALIA

Factors in development of private pension plans ..... Oct. 2
Survey of private pension plans ..... Oct. 4

CANADA

Approaches to pensions ..... Oct. 6
Opinion mixed on medical program ..... Sept. 4
Prepaid dental plans in future ..... Aug. 2

DENMARK

Equity sharing plans ..... Sept. 7

GERMANY

Government recognizes pensions ..... July 2
Labor courts final arbitrator ..... July 3

HOLLAND

Paid-up policy to terminating worker ..... Nov. 6

JAPAN

Executive life insurance ..... Aug. 4
Public health insurance revised ..... Dec. 8
S.S. revised; COL adjustment promised ..... Nov. 2

MISCELLANEOUS

Congress has bill on totalization of S.S. ..... Aug. 5
Differences in national attitudes ..... Sept. 5
Hancock IGP changes ..... Sept. 4
Leaflet on foreign health care ..... Sept. 4
Where aliens collect Am. S.S. ..... Aug. 3

MULTINATIONAL

Common market study ..... July 7
Coordinator for Am. Internatl. Group ..... July 5
Government involvement in private plans ..... Nov. 7
Gross annual sales of multinatls ..... Aug. 5
Multinatl. benefits viewed ..... Dec. 5

MEXICO

Changes in S.S., termination benefits ..... June 4

NEW ZEALAND

Compulsory retirement plan ..... Nov. 6

PANAMA

Installment bonus payments ..... June 3

PERU

Changes S.S. benefits ..... Sept. 3

REPUBLIC OF IRELAND

Comprehensive hospital care for all ..... Nov. 3
Pension legislation ..... Dec. 7

SOUTH AFRICA

Investing pension assets ..... July 6

SWITZERLAND

NHI plan on horizon ..... July 4
Occupational pension program ..... Dec. 4
Vote on mandatory disability income ..... Nov. 4

UNITED KINGDOM

State and occupational pensions ..... Dec. 2
S.S. bill ..... June 2; Sept. 2
Wage freeze may mean pension improvements ..... June 3
Weekly children's grant ..... Sept. 6

The Employee Benefit Plan Review Magazine

Topical Index

JANUARY, 1974 through DECEMBER 1974

The leading month journal entirely devoted to reporting new developments in pension, profit-sharing, group insurance and health care plans in the United States and abroad.

Now in its twenty-ninth year of service to the employee benefit plan field.

• • •

ACTUARIES, CONSULTANTS

Am. Society of Pension Actuaries.....Dec. 20, 30
Benefits consulting firm.....Mar. 59
Communications service div.....Mar. 59
Conf. of Actuaries' meetings.Mar. 26; Nov. 8, 41; Dec. 8
Consultant changes name .....Mar. 59
Consultant report on benefit trends.....Aug. 24
Inflation and actuarial assumptions.....Nov. 8; Dec. 48
Fred S. James Co. expands.....Dec. 34
Responsibilities of actuaries....May 40; July 40; Dec. 20
Society of Actuaries.....May 52, 54; July 40
Under ERISA, will consultants give up commissions? .....Dec. 20, 30

ALCOHOLISM

Alcoholism assn. for professional people..June 29
Alcoholism coverage in Emp. of Wausau policy .....Feb. 47
Hartford covers alcoholism .....July 19
Insurance cos. gives disability coverage..Dec. 25
Mandatory coverage .....Jan. 26
Tennessee coverage .....July 51

ASSOCIATIONS

Am. Bar Assn. .....Oct. 12; Dec. 18, 25
Am. Assn. for Comprehensive Health Planning .....Dec. 22
Am. Compensation Assn. .....Dec. 16, 38, 79
Am. Health Congress....Oct. 8, 20, 24, 28, 44, 56
Am. Management Assn.....Jan. 8; Mar. 20, 22, 29; Dec. 36
Am. Pension Conf.....June 33
Assn. of Private Pension and Welfare Plans.....Dec. 34
Am. Public Health Assn.....Jan. 46
Am. Soc. of Ins. Management.....Apr. 68; June 6, 12, 36; July 8
Am. Soc. of Pension Actuaries.....Dec. 20, 30
Blue Shield .....Jan. 18
Calif. Bar Assn. .....Mar. 28
Conf. of Actuaries....Mar. 26; Nov. 8, 41; Dec. 8
Council on Employee Benefits .....Dec. 14
Employee Benefit Planning Assn..Mar. 55; Apr. 27; Dec. 46
Federal Tax Conf.....Dec. 62
Group Health Assn. of Am.....Mar. 12; Aug. 37
Health Ins. Assn. of Am.....May 46; June 26, 46
Ind. Relations Management Assn.....June 37
Ins. Accounting and Statistical Assn....Mar. 45; July 20, 24, 51
Internatl. Foundation of Employee Benefit Plans....Dec. 7, 13, 50, 62
Midwest Pension Conf.....Feb. 48; July 12
Private Initiative in PSRO .....Dec. 34
Profit Sharing Council of Am.....Dec. 56
Soc. of Actuaries.....May 52, 54; July 40
Southern Pension Conf.....Apr. 63; June 27, 32; Dec. 48, 58
Western Pension Conf.....Feb. 41; July 8, 38

BLUE CROSS

Discount likened to "kickback".....Feb. 13
Enrollment and claims increase .....Aug. 15
Rochester rate increase .....Oct. 14
Seven ways to cut costs .....Nov. 22
Supreme Court refuses Travelers case .....Jan. 22
Wins COB case .....May 22

BLUE CROSS - BLUE SHIELD (Combined)

Arizona plan..... June 5
NY BC-BS merge.....Apr. 38; July 18
NY requires COB.....Oct. 30
Raise major medical limit .....June 38
Rate requests cut .....Apr. 71

BLUE SHIELD

Meeting.....Jan. 18
Reducing costs.....June 52

COLLECTIVE BARGAINING -- also see JOINTLY-MANAGED FUNDS; COURT, NLRB DECISIONS

A & $ pregnancy limit modified.....Feb. 44
Agreement applied to separate plans.....Dec. 39
Class action members must be notified.....Aug. 38
Court interprets unclear contract.....Apr. 74
Date of hire used for entitlement.....Feb. 45
Failure to disclose "inside information"..Aug. 16
Guidelines for negotiations.....Sept. 50
In default, welfare fund must tell employee ....Sept. 54
Maternity leave discriminatory.....Apr. 64
Miners get pensions.....Apr. 64
Must pay Xmas bonus.....Jan. 17
Naming of insurance carrier.....Dec. 34
Non-profit hospitals under NLRB.....Oct. 22
Pregnancy disability exclusion....May 5; Aug. 36; Nov. 62
Retirement board must establish arbitration procedures.....Sept. 46
Retirement not dismissal.....Apr. 68
Return to work prevented by trustees.....Sept. 9
Sec. 162 contribution deductible.....Apr. 41
Signing contract assigns rights.....Mar. 33
Successor employer and vested benefits...Sept. 5
The case of the "missing waiver".....July 38
Union fined for faulty explanation.....Mar. 26
Written vs. oral contract.....Feb. 15

(CONTINUED)

COMMUNICATIONS

Benefit kit developed.....June 6
Communicating group life value.....June 36
Communicating T-H fund information.....Feb. 48
Compensation data-exchange network.....July 40
Computerized benefit statement.....Nov. 18
Employee relationship changing.....Aug. 40
Engineers don't know own plans.....Jan. 38
Faulty explanation of benefits.....Mar. 26
HIP's complaint department.....Nov. 24
Loose-leaf benefits booklet.....Nov. 32
Pension pamphlets.....Feb. 37
Subsidiary must be told of
profit-sharing plan.....July 39
Unclear contract interpreted by court.....Apr. 74
Welfare fund must tell employee
about default.....Sept. 54

CONTRIBUTIONS -- see COSTS

COSTS, HEALTH CARE

Cost Controls

Administration assesses NHI costs.....Aug. 28
BC-BS rate requests cut.....Apr. 71
Benefits department should be
profit center.....June 40
Government warns health industry.....Oct. 20
Health controls and NHI.....Mar. 40
Hospital rates in Arizona.....June 28
Maricopa foundation savings.....June 44
Motorola's involvement with health costs..June 46
Office surgery cuts costs.....Mar. 41
Problems in containing costs.....Oct. 24
PSRO as cost control.....June 26
Ways to reduce costs.....June 52

Court Cases

Blue Cross discount like "kickback".....Feb. 13

Employer Expenditures

Administrative costs of pension
and welfare plans.....July 39
Make-up contribution deductible.....Oct. 42
Motorola's involvement with health costs..June 46
Ratio of benefit costs to payroll.....Dec. 79

Hospitals

Blue Cross discount like "kickback".....Feb. 13
Cost problems of industry.....Oct. 24
Hospital rates in Arizona.....June 28
Hospital saves $60,000.....Feb. 58
Motorola's involvement with health costs..June 46
1973 costs.....Nov. 37
Price increases "not encouraging".....Sept. 32
Purchasers of care should pay
their share of costs.....Aug. 55
Rochester BC increase.....Oct. 14
Seven ways to cut costs.....Nov. 22
Wages up to par.....Mar. 17

Miscellaneous

COB provision upheld.....July 30
COB required in NY by BC/BS.....Oct. 30
COL raise.....Dec. 79
Dental claim authorization.....June 9
Design of dental plan determines cost.....Aug. 22
Estimation of expenditures.....Jan. 17
New CPI.....June 16
1973 health bill.....Aug. 59
1972 health bill.....Apr. 28
Paying for research.....Jan. 12
State commissions would set costs.....Feb. 59
Twelve years of COB.....May 18
Work 23 minutes daily to pay health
care costs.....Sept. 34

COSTS, PENSIONS -- see PENSION PLANS; INVESTMENTS

COURT, NLRB DECISIONS

American Family Life Assurance Co. v.
Aetna Life Insurance Co. .....May 22
American Family Life Assurance Co. v.
Blue Cross of Florida.....May 22
Bakos v. The Travelers Insurance Co.....Sept. 54
Bell Canada v. Office and Professional
Employees' International Union.....Apr. 68
Black v. School Committee of Malden.....Aug. 38
City of Roseville v. Local 1615 International
Association of Fire Fighters.....Dec. 34
CMI Corp.....Feb. 45
Crabtree et al. v. Reitan, et ux., et al...Mar. 33
Crawford v. The Equitable Life
Assurance Society.....Sept. 18
CWA v. AT&T Co.....Nov. 62
De Lorraine v. MEBA Pension Trust.....Sept. 9
Domino of California.....Feb. 42
Geduldig v. Aiello et al.....Aug. 36
Gibson v. Metropolitan Life Insurance Co...July 30
Martha V. Gilbert, et al. v. General
Electric Co.....May 5
Goodyear Tire and Rubber Co. v.
Rubber Workers Local 200.....Feb. 44
H. P. Hood and Sons.....Jan. 58
Canido Jacuzzi v. Commissioner.....Feb. 26
Howard Johnson v. Detroit Joint Board.....Sept. 5
Kappel v. U.S.....July 22
King et al. v. U.S.....July 33
Local 734 Bakery Drivers Pension Fund Trust v.
Continental Illinois National Bank....Aug. 16
McIlvaine v. State Police.....Jan. 12
Operating Engineers Local 12..... .....Dec. 12
Palston v. Metropolitan Life Insurance Co..Aug. 38
Mae N. Pearson v. U.S.....July 10
Pete v. UMW Welfare and Retirement Fund....Apr. 64
Radio Television School v. NLRB.....Jan. 17
Elgin B. Robertson, Jr. v. Commissioner....June 67
Smith's Applicance and Furniture Co.
v. U.S.....July 39
Standard Corrugated Case Corp. v.
Commissioner.....Apr. 91
Steelworkers v. General Steel Industries...Dec. 39
Subscription Television, Inc. v.
Commissioner.....July 21
Teamsters v. Crown Cork and Seal Co.....Apr. 74
Teamsters, Joint Council 42.....Dec. 12
Tombs v. Northwest Airlines, Inc.....Sept. 46
Travelers Insurance Co. v. Blue Cross.....Jan. 22
UAW v. White Motor Corp.....July 38
United Furniture Workers of America,
AFL-CIO v. Regiec.....Mar. 26
Lee Washington, Inc. v. Health Trust.....Feb. 15
Wetzel et al. v. Liberty Mutual Insurance
Co.....Apr. 64
Don E. Williams Co. v. Commissioner.....July 16
Wisconsin City Power Co. v. Department of
Industry, Labor and Human Relations...Mar. 47
Women In City Government United v.
City of New York.....Nov. 62

DENTAL CARE -- see GROUP DENTAL

DISABILITY -- see also SOCIAL SECURITY

Alcoholism disability coverage.....Dec. 25
A.S.I.M. debate on LTD benefits.....July 8
Call for disability reforms.....June 12
Changes in RR provisions.....Sept. 56
Disability data questioned.....Feb. 36
Fuqua Industries LTD plan.....Nov. 19
Layoffs increase utilization of
disability plans.....Feb. 20
Long term disability pamphlet.....Mar. 13
Maternity disability....Apr. 64; Aug. 36; Nov. 62
No annual limit on 105 (d) pay.....May 56
Problems in LTD plans.....May 52
Short-term data.....Sept. 42
SS beneficiaries covered by Medicare.....Dec. 32
SS disability delays.....Dec. 28

(CONTINUED)

DRUG PLANS

Audit program for druggists.....Apr. 24
Con Edison extends plans.....Apr. 61
Employers of Wausau adds coverage.....Feb. 47
Lincoln National Life plan.....Oct. 28
Small group plan.....Nov. 71
Social Security study.....Dec. 65
Textile workers plan.....Oct. 48

EMPLOYER PLAN CHANGES

ABC pension contributions up.....Feb. 15
AT&T raises retirees pensions.....May 30
Bank changes health plan.....Apr. 36
Brunswick retiree awards.....Mar. 29
Cafeteria compensation.....Mar. 22
Con Ed extends plan.....Apr. 61
Death benefits and early retirement
changes at Martin Marietta.....May 50
GM thrift plan.....July 19
Hancock COL raise.....Sept. 42
Kimberly-Clark education program.....July 28
NRECA boosts retirement benefits.....June 41

EQUITY PRODUCTS -- also see VARIABLE BENEFITS

Benefits down as percentage of pay.....Feb. 33
Benefits must be fluid.....Dec. 16
"Cafeteria" plans still rare.....June 37
Compensation trends.....May 20; Oct. 22

FEDERAL LAWS -- also see LEGISLATION: PROPOSALS AND HEARINGS; MEDICARE; MEDICAID

Equal Employment Opportunities Commission

G E found guilty of sex bias.....May 5
UCD law excludes normal pregnancy
benefits.....Aug. 36; Nov. 62

Employee Retirement Income Security Act -- see LEGISLATION, Pension

Health Maintenance Organization Act -- see GROUP PRACTICE

Miscellaneous

Price rise for health agencies.....Jan. 6
Sec. 501 (c) (9) trust can't be used
for workmen's compensation.....Apr. 90

Professional Standards Review Organizations

As a cost control.....June 26
Final HEW boundries.....Apr. 27
HEW agreements.....Aug. 48; Sept. 40; Oct. 32
Ill. medical assn. offers alternatives....July 14
Interest shown.....Feb. 16
Nixon support.....Apr. 9
Physicians fight law.....July 14
PSROs and medical data banks.....Oct. 44
Study of prototypes.....Dec. 34
Training program.....Nov. 58
Virginia warned on lack of review.....Nov. 54

FUNDING -- see LEGISLATION, Pension; PENSION PLANS

GOVERNMENT EMPLOYEES' COVERAGE

Addiction coverage in Tennessee.....July 51
Baltimore benefit costs.....Oct. 42
Benefits for congressmen.....June 14
Boost health care coverage.....Jan. 58
California employees' health plans.....Mar. 24
Deferred compensation plan in California..Aug. 44
Federal retirees get increase.....July 40
Federal retirees health plan enrollment...Oct. 52
Postal workers COL raise.....Dec. 79
San Diego owes on pensions.....May 33
Survivor reduction amended.....Dec. 32

GROUP ANNUITIES

Correction and addition.....July 51; Sept. 65
Election option.....Sept. 63
Endowment policies qualify as annuities...June 16
ERISA effect.....Oct. 50
Sales of group annuities.....Apr. 12
Sun Life offers options.....July 34
U.S. Gypsum plan.....Jan. 26

GROUP DENTAL

Administration practices.....June 9
Aluminum industry settlement.....Mar. 8
AT&T and IBEW plan.....Sept. 24
Autoworkers/GM.....Mar. 42
Design and pre-determination of plan.....Dec. 14
Design of plan determines cost.....Aug. 22
Machinists' plan.....Jan. 22
Textile workers' plan.....Oct. 48
Utilization vs. controls.....Aug. 46

GROUP INSURANCE, GENERAL

California employees' health plans.....Mar. 24
Coverage urged for the retarded.....Mar. 32
Delta has nationwide underwriter.....Jan. 6
Joseph K. Dennis Co. changes name.....Mar. 18
Fund must inform employee if
coverage lapses.....Sept. 54
Group accident and health, 1973...Apr. 48, 61, 62; May 40
Hartford covers acupuncture.....Jan. 43
High enrollment in group auto.....Jan. 46
History of incontestable clauses.....Sept. 18
Individual contract pension trust sales,
1973..... May 36
Low interest in group auto,
group homeowner.....Mar. 6
Michigan requires health-auto COB.....June 55
No-fault has COB for group health.....June 54
$1,000,000 major medical coverage.....Apr. 76
True group auto offered.....Sept. 64

GROUP LEGAL

Prepaid legal and ERISA.....Oct. 12
Shreveport plan now unsubsidized.....Oct. 14
Teamster locals adopt prepaid plan.....Sept. 70
Two new plans.....Jan. 24

GROUP LIFE

Corporate-held life policy not
attributable to decedent.....July 9
Correction.....July 46
New look at Group/Ordinary.....July 24
1973 insurance figures.....Nov. 54
Not highly valued.....June 36
Sales, 1973.....Apr. 42

GROUP PRACTICE, HEALTH MAINTENANCE ORGANIZATIONS

Aetna's HMO.....Oct. 67
AMMC changes name.....Nov. 26
Arizona medical foundation.....June 44
Designing competitive HMO.....Mar. 37
Employer will be blamed for
unsatisfactory HMO.....Aug. 10
Experience under medical foundations.....May 54
Group health assn. stops enrollment.....Sept. 70
HIP's complaint department.....Nov. 24

HMO Law

Administration.....Oct. 28
Background of law and types of HMOs...May 14
Challenges under implementation.....Sept. 38
HEW's Dr. Seubold discusses law.....Apr. 26
Qualification, dual choice..Mar. 12; Sept. 28
Questions and answers on law.....Feb. 5
Should a hospital qualify?.....Oct. 28
Social Security regs and the HMO law..Oct. 34

How CG developed HMO.....May 26
Plan for Medicaid recipients.....Oct. 46
Psychiatric care study.....Feb. 12

(CONTINUED)

GROUP PRACTICE (cont.)

Training program.....Nov. 58
25% of employees elect HMO.....June 52
Utilization under foundation plans.....June 63
Variety of plans in Arizona.....June 22

HEALTH CARE

California employees' health plans.....Mar. 24
Costs up, hospital stays down.....Aug. 42
Coverage under private plans.....June 63
Disability claims delay.....Dec. 28
Disagree on need for aid to
medical schools.....Sept. 32
Executive tells health care needs.....Jan. 18
Government coverage boosted.....Jan. 58
Government view of price increases.....Sept. 32;
Oct. 20
Health industry cost problems.....Oct. 24
Health information TV series.....Jan. 39
Hearing conservation course.....Feb. 26
Hospital-only abortions unconstitutional..Feb. 45
Impact of PSROs, medical data banks.....Oct. 44
Maximizing hospital reimbursement.....Mar. 34
New products - new problems.....July 20
1973 health bill.....Aug. 59
Nixon health message.....Apr. 9
Nurse clinician works with doctors.....Feb. 42
Office surgery.....Mar. 41
Physician assistants' role.....Oct. 56
Plans under consideration in Arizona.....Apr. 40
Proposed SNF regulations.....Sept. 40
PSRO interest.....Feb. 16
Reducing costs.....June 44, 52; Nov. 22
Separate cancer research wrong.....Feb. 29
Social workers third-party practitioners..Dec. 60
State regulation defended.....Aug. 11
Surgicenter impact on costs.....June 48
Three levels of health care.....May 49
Time worked to cover health costs.....Sept. 54
Value of physical checkup.....Feb. 28
Will NHI close health care gaps.....Dec. 36, 46

HOSPITALS

Costs up, length of stay down.....Aug. 42
Costs will continue to rise.....Aug. 55
Government view of price increases.....Sept. 32;
Oct. 20
Hospital, carriers cooperate in payments..June 23
Hospital lowers rates.....July 30
Hospital opens luxury hotel.....July 15
Impact of PSROs, medical data banks.....Oct. 44
Medicare deductible up.....Nov. 71
Medicare hospital cost limits.....Sept. 16
1973 costs.....Nov. 37
Outpatient surgery center.....June 48
Peer review results in suspension.....Sept. 70
Physicians don't know hospital costs.....Sept. 16
Planning agency approved projects.....Oct. 32
Pre-admission certification rules
withdrawn.....Mar. 9
Private hospitals under NLRB.....Sept. 22
77% of population has coverage.....June 63
Shorter hospital stays in West.....Sept. 30
Should a hospital qualify as an HMO?.....Oct. 28
Utilization under Foundation plans.....June 63
Virginia warned on lack of review.....Nov. 54
Ways to maximize reimbursement.....Mar. 34
Ways to reduce costs.....June 44, 52; Nov. 22

INSURANCE COMPANIES

Aetna's HMO.....Oct. 67
Aetna plan for small businesses.....Sept. 65
Aetna's TV series.....Jan. 39
Continental non-discriminatory policy.....Feb. 41
Cost of malpractice coverage.....Mar. 41
Employers of Wausau adds coverage.....Feb. 47
Hall subsidiaries.....July 47
Hartford acupuncture coverage.....Jan. 43
Hartford covers alcoholism.....Jan. 43
Hospitals, carriers cooperate in payments.June 23
How Connecticut General developed an HMO...May 26
INA true group auto.....Sept. 64
Mutual Benefit Life ups major
medical coverage.....Apr. 76
New Jersey seeks discrimination
information.....Dec. 16
1973 figures.....Nov. 54
Provident acquires company.....Nov. 56
Sun Life offers annuity options.....July 34
Travelers' thrift plan.....Mar. 46

INTERNAL REVENUE CODE, INTERNAL REVENUE SERVICE

Accrual taxpayer entitled to deduction.....Dec. 64
Bargaining pact contribution deductible....Apr. 41
Boost deduction limits for
Subchapter S plans.....Aug. 34
Business incomes may result in tax.....July 36
Calculating combined limits.....Oct. 18
Death benefits under profit-sharing plan...Feb. 58
Discrimination.....June 67; Aug. 26; Dec. 12
Elimination of deductions proposed.....Aug. 37
501 (c) (9) trusts & reserves taxable.....Mar. 18
Foreign trust taxed to U.S. resident.....Feb. 26
IRS okays California deferred
compensation plan.....Aug. 44
Make-up contribution deductible.....Oct. 42
Modified endowment policies are annuities..June 16
Procedure for requesting advice.....Apr. 38
Public official's contributions not
deductible.....July 13
Revision of regulations regarding
corporate-held policy.....July 9
Rulings on disqualification.....Jan. 44
Sick pay exclusion.....May 56
Spouse must be beneficiary.....Sept. 25
"Substantial Risk of Forfeiture"
unchanged.....Sept. 48
Tax provisions in House and Senate
pension bills.....Apr. 78
10-year averaging under ERISA.....Aug. 20
Total contribution exceeds limit;
plan qualifies.....Dec. 44
Unrelated business income may result
in tax.....July 37
Vesting rulings.....June 18
Wife's estate gets stock option in
community-property state.....Apr. 45
Workmen's comp. corp. can't use
Sec. 501 (c) (9).....Apr. 90

Revenue Rulings

73-349	Jan. 44	74-142	June 67
73-435	Jan. 44	74-165	June 18
73-448	Feb. 47	74-166	June 18
73-450	Jan. 44	74-197	July 37
73-466	Jan. 44	74-225	July 13
73-501	Feb. 58	74-255	Aug. 26
73-502	Jan. 44	74-256	Aug. 26
73-599	Mar. 18	74-325	Sept. 25
74-18	Apr. 90	74-350	Oct. 42
74-51	Apr. 41	74-466	Dec. 12
74-65	May 56	74-467	Dec. 44
74-68	Apr. 45	74-468	Dec. 64
74-115	June 16		

INTERNATIONAL BENEFITS -- see MULTINATIONAL BENEFITS REVIEW immediately following this index.

INVESTMENTS (PENSION FUNDS)

Active bond management advised.....Sept. 44
ASIM opposes risk managers restrictions...Apr. 68
Bentsen's proposal would limit
investments.....Feb. 8
Collecting delinquencies under ERISA.....Dec. 13
Connecticut loss.....Sept. 42
Diversification of assets under
pension law.....Aug. 42
Earning under annuity contract.....Feb. 36
Fiduciary standards.....Aug. 32; Nov. 12, 14;
Dec. 7, 18, 20, 30, 48
Funds sue trustee banks.....Aug. 16

(CONTINUED)

INVESTMENTS (cont.)

Inflation's effect.....Nov. 8
Money market in 1974.....Mar. 29
More money managers needed.....Jan. 43
Opportunities in fixed income investments.Dec. 58
Overview of investments.....June 38
Pension fund assets.....Jan. 59
Range of investment practices.....Apr. 20
Trustee responsible for loss.....Jan. 41
TVA plans reflect down market.....Mar. 45
Unrealistic investment goals.....Apr. 18

JOINT & SURVIVOR OPTIONS — see SURVIVOR BENEFITS

JOINTLY - MANAGED FUNDS

Impact of ERISA.....Dec. 8, 13
Loan to employer by fund.....Jan. 58
Membership in fund assigns rights.....Mar. 33
NLRB sides with unions.....Dec. 12
Study of 1973 funds.....Dec. 42
T-H fund problems.....Feb. 48
Termination notices.....Dec. 52
Trustee must reimburse.....Jan. 55
Trustee responsible for loss.....Jan. 41

LEGISLATION: PROPOSALS AND HEARINGS -- also see FEDERAL LAWS; NATIONAL HEALTH INSURANCE; STATE LAWS

General

Federal payments for "Brownsville incident".....May 15
Senate passes no-fault.....June 54

Health

Arizona considering two plans.....Apr. 40
Arizona, Rhode Island comprehensive health plans.....July 5
Final PSRO boundaries.....Apr. 27
Pre-admission certification rules withdrawn.....Mar. 9
Proposed regulations on understanding Medicare.....May 67
State commissions to set health costs.....Feb. 59
Study by HEW on Medicare services.....Nov. 26
Task force on workmen's compensation.....Nov. 40

Pension — Employee Retirement Income Security Act

Administrative problems.....Nov. 50; Dec. 48
Collecting T-H delinquencies.....Dec. 13
Combined limits.....Oct. 18; Nov. 60; Dec. 44, 56
Conference committee.....Apr. 78
Conference held.....Oct. 30
Dispute between committees.....Jan. 23
Disclosure and reporting.....Dec. 50
Diversification of assets.....Aug. 42
Effect of lobbying.....Sept. 20
Effect on self-insured plans.....Nov. 36
Effect on T-S annuities.....Oct. 50
Experience refunds barred?.....Oct. 67
Fiduciary responsibilities and standards..Aug. 32; Nov. 12, 14; Dec. 7, 18, 20, 30, 48
"Final waltz" of pension legislation.....Feb. 18
Funding levels.....Dec. 62
Impact on multi-employer plans.....Dec. 8
IRAs.....Oct. 6; Nov. 60
Joint and survivor provision.....Oct. 16
Labor Department budget.....Nov. 42
Labor Department prepares.....Sept. 21
Liability provisions.....Sept. 34; Dec. 28
Lump sum distributions.....Nov. 60
Pension bill brings regulation and protection.....Aug. 8
Pension legislation analyzed.....June 8, 32
Perhaps mandatory pensions?.....Jan. 20
Prepaid legal plans and ERISA.....Oct. 12
Probable areas of amendment.....Dec. 38
Schanes director of PBGC.....Dec. 22
Sen. Bentsen's proposal.....Feb. 8
Separate insurance coverage proposed for non-vested funds.....Dec. 60
Some differences between House and Senate bills.....Apr. 30
Task force chairman.....Nov. 41
Tax implications.....Nov. 60; Dec. 56
10-year averaging replaces capital gains...Aug. 20
Termination insurance.....Nov. 28; Dec. 25, 52, 62
Vesting.....Aug. 21; Oct. 5, 38; Dec. 56, 62
Widespread effect of legislation.....Oct. 6, 16

MATERNITY

Bank changes plan.....Apr. 36
Court upholds maternity exclusion Aug..36; Nov. 62
Hiring date used for benefits.....Feb. 45
Maternity leave practices barred by court..Apr. 64
Pregnancy a disability.....Feb. 55; Aug. 38
Pregnancy limits contrary to agreement.....Feb. 44

MEDICAID

HMO-type plan started.....Oct. 46
Peer review results in suspension.....Sept. 70

MEDICAL PROFESSION

City residents going to small-town doctors..May 30
Cost of malpractice coverage up.....Mar. 41
Doctors don't know costs of services.....Sept. 16
Do medical schools need more aid?.....Sept. 32
Nurse clinician program.....Feb. 42
Qualification exam for PAs and nurse practitioners..... Apr. 24
Role of physician assistants..... Oct. 56
Social workers third-party practitioners.. Dec. 60
Societies increase lobby funds..... Sept. 69

MEDICARE

Committee issues recommendations..... Sept. 52
Cost limits regulations..... Sept. 16
HEW may broaden services..... Nov. 26
$92 deductible in 1975..... Nov. 71
Premium up..... Feb. 21
Proposed regulations on understanding Medicare..... May 67
Regulations on SNF admissions..... Sept. 40
Reimbursements increase..... Aug. 42
Social Security disability beneficiaries covered..... Dec. 32
Using Medicare as NHI benchmark..... Oct. 8
Ways to maximize reimbursement..... Mar. 34

MENTAL ILLNESS

Inpatient care down..... Mar. 18
Prepaid mental health plan..... Mar. 48
Prepaid psychiatric care study..... Feb. 12
Treatment of emotional crisis..... Feb. 40

NATIONAL HEALTH INSURANCE

Administration assesses cost..... Aug. 28
California drive for NHI..... Jan. 45
Conference board study..... Nov. 58
Cure or chaos..... Dec. 46
Drug company head opposes NHI..... Dec. 54
Health cost controls and NHI..... Mar. 40
Kennedy-Mills NHI..... May 42
Meeting views NHI..... Jan. 46
NHI passage changes..... Aug. 28, 29
Nixon unveils CHIP..... Mar. 16
Proposed restructuring would speed NHI.... Feb. 44
Put NHI pieces together..... July 12
Rand Corporation study..... Aug. 14; Nov. 30
State regulation defended..... Aug. 11
Will NHI close gaps in coverage?..... Dec. 36

PENSION PLANS

Costs, by Employers

Aetna Life and Casualty..... Aug. 29
Alliance-Carolina Tool and Hold Corp..... Feb. 37

(CONTINUED)

PENSION PLANS, Costs (cont.)

American Brands.....Dec. 50
American Can Co.....July 33
American International Group.....Oct. 40
American Smelting and Refining Co.....May 50
American Stores Co.....July 40
Aristar, Inc.....Jan. 29
Beech Aircraft Corp.....Feb. 25
Black and Decker Manufacturing Co.....Jan. 23
Broadway-Hale Stores, Inc.....Nov. 19
Bulova Watch Co.....Nov. 30
Burndy Corp.....Sept. 63
California Computer Products, Inc.....Feb. 21
Carpenter Technology Corp.....Apr. 9
Central Maine Power Co.....Oct. 71
Collins Radio Co.....Mar. 33
Cook Paint and Varnish.....Mar. 28
CPC International.....May 30
Distillers Corp. -- Seagrams Ltd.....Mar. 9
Duke Power Co.....July 13
Easco Corp.....May 33
Eastmet Corp.....Nov. 61
ESB, Inc.....Dec. 59
Ex-Cell-O .....July 9
Exxon Corp.....Nov. 19
Federal Paper Board.....May 53
Gould, Inc.....Mar. 43
Hayes-Albion Corp.....Feb. 55
Home Life Insurance of New York.....Aug. 9
Houston Natural Gas Corp.....Jan. 43
Interco, Inc.....Oct. 26
Kemper Corp.....July 16
S. S. Kresge Co.....May 56
LaClede Gas Co.....Mar. 41
Leed & Northrup Co.....Nov. 26
Manhattan Life Insurance Co.....July 33
Masoneilon International, Inc.....Oct. 52
Menan Oil Co.....Dec. 60
Minnesota Power and Light.....June 14
Moog Inc.....Mar. 48
National Airlines.....Feb. 34
Northwestern National Life Insurance Co..Sept. 32
Ohio Brass Co.....July 30
On-Line Systems, Inc.....Nov. 74
Penn-Dixie Industries, Inc.....Nov. 34
Pet, Inc.....Oct. 9
Phoenix Steel Corp.....Oct. 50
Portec, Inc.....Oct. 19
Raymond International.....May 15
Reserve Oil and Gas Co.....June 20
Rochestern Gas and Electric.....Sept. 52
Southwestern Public Service Co.....Jan. 41
Studebaker Worthington, Inc.....Dec. 14
Sunbeam Corp.....Sept. 22
Supervised Investors Services.....Aug. 37
Travelers Insurance Co.....July 15
USM Corp.....Sept. 69

PENSION PLANS (GENERAL) -- see also LEGISLATION, Pension

Approvals for the first quarter, 1974.....July 38
Bank seeks small pension plans.....Feb. 17
Big three 1973 payments.....Sept. 49
Congress and integration.....Apr. 3
Cross section must be represented.....Aug. 26
Discretionary participation
disqualifies plan.....Dec. 12
Dispute in house committees.....Jan. 23
Engineers don't know their own plans.....Jan. 38
Federal costs accounting.....June 33
Machinists 1973 annual report.....Sept. 25
Miners get pensions.....Apr. 64
1973 approvals.....June 42
1973 insurance figures.....Nov. 54
NBC appealing FCC ruling.....Feb. 9
Past Service Only plan may discriminate...Jan. 15
Pension increases for retirees.....Jan. 47
Pension legislation analyzed.....June 8, 32
Pension pamphlet.....Feb. 37
Pension plans for lawyers.....Mar. 28
Pension plan terminations.....Jan. 28
Pension statistics of BEW and
distributive union.....Dec. 28
Pension supplement not permanent.....Mar. 8
Plan is not discriminatory.....June 67
Plans file intent to terminate.....Dec. 52
Pre-ERISA plan qualifies.....Dec. 44
Private retirement plans coverage.....Feb. 46
RR retirement amendment passed.....Dec. 24
Record number of approvals.....June 42
Report on Bell's plans.....Oct. 48
Responsibilities of actuaries.....July 40
San Diego owes on pensions.....May 33
Separate insurance coverage proposed
for non-vested funds.....Dec. 60
Social Security assumptions vs.
private pension benefits.....Jan. 42
Steelworkers demand improvements.....Feb. 34
Trustee responsible for loss.....Jan. 41
"Unfunded liabilities"
still excess surplus.....Apr. 91
Will pending law lead to mandatory
pensions?.....Jan. 20

PROFIT-SHARING AND THRIFT PLANS

Accrual taxpayer entitled to deduction....Dec. 64
Court Rejects contribution to plan.....July 16
Cross-section must be represented.....Aug. 26
Death benefits in insurance is purchased..Feb. 58
Defined contribution is plan of future....Dec. 62
Disqualification of plan.....June 67; July 33
Effects of ERISA.....Dec. 56
Ethyl Corp. offers options.....Mar. 43
GM program.....July 19
Graybar dividend equivalent plan.....July 10
Investment data.....July 16
Must have liability commitment.....July 21
Subsidiary must be told of plan.....July 39
Thrift plan needs good records.....June 56
Travelers' thrift plan.....Mar. 46
Union Pacific's thrift plan.....June 51
Xerox plan has four options.....June 50

RETIRED WORKERS

AT&T increases retirees' pensions.....May 30
Brunswick retiree awards.....Mar. 29
COL increase.....Sept. 6
Federal plan enrollment down.....Oct. 52
1973 RR retirement act amendments
geared to SS.....Apr. 70
NRECA boosts benefits.....June 41
Pension increases.....Jan. 47
Retiree who continues in plan is covered..Feb. 47
Return to work prevented.....Sept. 9
SSA supplies GM with information
on retirees' earnings.....Apr. 72
Suvivor reduction changed.....Dec. 32
Telephone retirees' increase.....Nov. 6

RETIREMENTS

Cost accounting.....Jan. 59
COL provision favored.....Dec. 6
Federal retirees get increase.....July 40
Incentive bonus.....Nov. 52
Inflation and Social Security.....Dec. 5
Layoffs increase early retirements.....Feb. 20
Mandatory retirement upheld.....Jan. 12
More counseling needed.....Dec. 75
Night school courses.....Jan. 40
Plan approvals.....June 42; Oct. 54
Plans funded by group permanent
contract, 1973.....May 48
Pre-retirement concerns.....Nov. 34
Pre-retirement suggestions.....Mar. 47
Retirement board must set
arbitration procedure.....Sept. 46
Retirement not dismissal.....Apr. 68
Reitrement preparation.....Jan. 40
Retirement reductions at Martin Marietta..May 50
TRW pre-retirement program.....Sept. 12
Wrigley eases employees into
retirement.....Apr. 63

REVENUE RULINGS -- see under INTERNAL REVENUE SERVICE

(CONTINUED)

SELF-EMPLOYED PLANS

Contributions not deductible.....July 13
IRAs under ERISA.....Oct. 6; Nov. 60

SELF-INSURANCE

Effect of ERISA.....Nov. 36
Reserve put in 501 (c) (9) trust.....Mar. 18
Thoughts and facts on self-insurance.....Jan. 8; Mar. 46

SEX DISCRIMINATION

Bank changes plan.....Apr. 36
Court overturns demand for payment.....Mar 47
GE found guilty of sex bias.....May 5
New Jersey seeks discrimination information.....Dec. 16
Non-discriminatory policy.....Feb. 41
ORCC revises benefit guides.....May 15

SOCIAL SECURITY

Advisory Council appointed.....Oct. 26
Call for CPI for the aged.....Sept. 14
Congress and Social Security.....Apr. 3
Dependent grandchildren's benefits.....Aug. 45
Disability delays.....Dec. 28
Drug study.....Dec. 65
Effects of inflation.....Dec. 5
Growth of contributions, benefits.....July 36
New integration proposal.....Nov. 45
1973 RR retirement act amendments geared to SS.....Apr. 70
OASDHI March, 1974 figures.....Oct. 32
Problems with cut in SS taxes.....Apr. 62
Reimbursement of improvements.....Oct. 32
SSA old-age trust experience.....Aug. 11
SS assumptions vs. private pension benefits.....Jan. 42
SSA supplies GM with information on retirees' earnings.....Apr. 72
SS HMO regulations.....Oct. 34
SSA study show wage increases.....Feb. 32
Tax base to $14,100.....Dec. 24
27% accept Part B open enrollment.....June 48
Years of coverage affects benefits.....July 32

STATE LAWS

Arizona, Rhode Island comprehensive health plans.....July 5
Court upholds California exclusion of maternity benefits.....Aug. 36
Election losers get pensions.....Mar. 45
Hospital rates under council in Arizona...June 28
How COB works with NY no-fault.....Mar. 25
Michigan has health-auto COB.....June 55
Proceeds from stock option in community property state.....Apr. 45
State regulation of health insurance upheld.....Aug. 11
Trustee must reimburse for expenditures...Feb. 38
Trustee must reimburse for negligence.....Jan. 55
Trustee responsible for loss.....Jan. 41
Utah PSRO program.....June 26
Workmen's compensation task force.....Nov. 40

STATISTICS

BEW and distributive union pension statistics.....Dec. 28
Machinists 1973 annual report.....Sept. 25
New CPI.....June 16; July 25
1973 insurance figures.....Nov. 54
1972 U.S. health bill.....Apr. 28
Pension funds assets.....Jan. 59
Pension plan terminations.....Jan. 28
Percent of working wives triples.....Aug. 6
Private health care coverage.....June 63
Private retirement plans..... .....Feb. 46
Retirement plan approvals.....June 42; Oct. 54
The Met's contributions.....Feb. 58
Wage increases since 1950.....Feb. 32

SUPPLEMENTAL UNEMPLOYMENT BENEFITS

Layoffs and SUB funds.....Feb. 20; Apr. 8
UAW SUB contributions up .....Feb. 38
Wrigley's option.....May 28

SURVIVOR BENEFITS

Death benefits at Martin Marietta.....May 50
Double reduction option.....May 28
Federal pensioners' deduction change.....Dec. 32
In ERISA.....Oct. 16
Spouse must be beneficiary.....Sept. 25

UNIONS

Demands

Aerospace industry and UAW.....Sept. 46
Communications workers want changes.....Apr. 15
Mineworkers want pension increases.....Jan. 47; Oct. 14
Oil and gas industry union demands.....Sept. 50
Steelworkers want pension improvements....Feb. 34

Miscellaneous

Arbitrator resolves termination.....July 38
BEW and distributive union pension statistics.....Dec. 28
Election interference?.....Feb. 42
Hypnotists union.....Jan. 41
Layoffs and SUB funds.....Apr. 8
Machinists dental plan.....Jan. 22
Membership for women increases pay.....July 47
1974 wages up.....Dec. 24
Plant-shutdown program covers transfer costs.....Apr. 66
Private hospitals under NLRB.....Sept. 22
Teamster locals adopt legal plan.....Sept. 70
Textile workers drug and dental plans.....Oct. 48

Settlements

Aluminum industry settlements.....Mar. 8
American Motors and UAW.....Nov. 5
AT&T and IBEW pact.....Sept. 24; Oct. 48
Boeing and Machinists.....Nov. 30
Clothing industry.....Oct. 42
Copper industry.....Sept. 8; Oct. 19
GM and IUE vision plan.....May 24
Mohawk Rubber benefits unclear.....May 23
1974 can industry contracts.....Apr. 66
Steel industry.....May 8
Transit union mental health plan.....Mar. 48
UAW and General Motors.....Feb. 24; Mar. 42
UAW--General Motors, Caterpillar.....Jan. 10
UAW SUB funds.....Feb. 38

VARIABLE BENEFITS

Annuity option: fixed or variable.....Sept. 63
Hypothetical illustrations to be allowed.Sept. 65
Investment earnings illustrated.....Feb. 36
1973 insurance figures.....Nov. 54
1973 separate account operations.....Apr. 16
T-S annuities affected by ERISA.....Oct. 50
U.S. Gypsum plan.....Jan. 26

VESTING

Arbitration with successor employer.....Sept. 5
Rev. rulings ease vesting comparability...June 18
Survey finds many provisions.....May 32
Under ERISA.....Aug. 21; Oct. 5, 38; Dec. 56, 62

VISION PLANS

GE and IUE vision plan.....May 24
ICA vision plan.....Sept. 6
Shipyard Machinists' plan.....Apr.74

(CONTINUED)

AUSTRALIA

Lump sum benefits.....Nov. 4
Modified social security test.....Feb. 2
Social security benefit boost.....Oct. 5

AUSTRIA

Social security changes.....Apr. 8

BRAZIL

Provident fund will be federal ministry...Sept. 8

CANADA

COL pension adjustments .....Nov. 7
Expand social security, old-age benefits...Apr. 4
Health costs increase.....July 4
Home owners savings plan.....July 6
Pension regulation.....Nov. 6
Quebec dental insurance.....May 4
U.S. benefits plan doesn't work in Canada..June 7

FINLAND

Benefits under mandatory pension scheme...Sept. 6

FRANCE

Repartition system.....July 2

GERMANY

Background of pension legislation.....Apr. 6
Communication of benefits.....Jan. 4
Early retirement.....Nov. 7
New GBP office.....Nov. 7
Pending pension legislation.....May 2

HUNGARY

Social security maternity benefits.....Dec. 8

JAPAN

Group term life coverage.....June 6

MISCELLANEOUS

Allocation of pension fund assets.....Aug. 4
Communications major problem.....Jan. 7
Guide to European Compensation.....Feb. 5
Kwasha Lipton joins with Noble Lowndes.....Nov. 7
Marketing for foreign insurers.....Mar. 3
Recognize local benefit practices.....June 8
Three benefits meetings scheduled.....Aug. 7

MULTINATIONAL

Executive compensation.....July 7
Governments' pension role.....Feb. 3
Health care quality cost affected by
inefficiencies.....Mar. 4
Increases in European compensation.....Mar. 3
Index-linked social security benefits
in 30 countries.....Sept. 4
Inflation and the benefits specialists.....July 5
Integrating pension plans.....Jan. 2
Pre-retirement counseling.....Mar. 6
Pressures to increase social security
benefits.....Mar. 8
Re-evaluation of funding due to inflation..Dec. 2
"Social security programs through the
world, 1973".....Aug. 8
Social security trends.....Dec. 7
U.S. executives return from Europe.....Nov. 4
Viewpoint of benefits manager.....Feb. 6

NEW ZEALAND

Mandatory pensions under consideration.....Aug. 2

PORTUGAL

Social security changes.....Feb. 4

SOUTH AFRICA

Abolition of racial distinction
in pensions.....Mar. 2
Labor turnover high.....Oct. 4
Limit on real estate investments raised....May 8
Retirees' lot is improving.....Aug. 3

SPAIN

Social security benefits and contributions
climb.....Oct. 6
Survey results of benefit practices.....Sept. 2

SWEDEN

Dental insurance plan.....July 7

SWITZERLAND

Pension law draft.....Oct. 2
Referendum on health insurance.....Dec. 5
Social security costs will increase.....May 5
Swiss Life expands.....Dec. 6
Vesting requirements under labor law.....Sept. 5

UNITED KINGDOM

Benefits booklet.....Jan. 5
Castle White Paper.....Nov. 2, 3
Chance of 1975 social security act?.....Feb. 7
Changes in national health service.....May 7
Company changes pension.....Jan. 6
Election had little effect on
social security act.....Apr. 3
Executive tax increases.....July 8
Firms marketing pension plans.....Apr. 2
Pensions board.....Nov. 5
Pension investments follow market.....Oct. 4
Reserve Scheme discarded.....June 2
United Kingdom pensions.....June 3